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## ABSTRACT OF THE DISCLOSURE

This invention is an apparatus and method to facilitate the repetitive communication of messages between parties by placing a single message in machine readable data upon a card, or substrate, so that all persons using that card are fully aware of the data to be transmitted. Repetition is achieved by communicating a fixed message by use of the card, rather than in allowing variation of the disclosed message, and in directions or additional information on the card that indicates its use and purposes. Data on the card may be communicated by a variety of devices including standard retail point of sale readers for credit cards, and by telephone keypads or standard keyboards on computers. The method comprises the distribution and communication of the message cards, and permits flexibility in the responses of those receiving the messages.